

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION AT FLINT**

In re: Bridgette Lynn Watkins

Case No. 18-30343

Chapter 13

Judge Daniel S. Opperman

Debtor(s)

_____ /

CHAPTER 13 POST-CONFIRMATION PLAN MODIFICATION

The Chapter 13 Trustee has filed papers with the court to modify the Chapter 13 Plan to:

1. **Increase plan payments to \$891.64 per month;** from \$874.70 per month in order to pay all duly filed claims as proposed in the confirmed chapter 13 plan beginning upon entry of an order approving the plan modification. The modification of chapter 13 plan payments will cause the plan to complete timely.
2. In all other respects, the Plan and Order Confirming Plan as modified remains in full force and effect.

Dated: November 8, 2018

/s/ Carl L. Bekofske

Carl L. Bekofske (P10645)

Chapter 13 Trustee

400 N Saginaw St., Suite 331

Flint, MI 48502

810-238-4675

ecf@flint13.com

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**PROPOSED ORDER MODIFYING POST-CONFIRMATION PLAN
MODIFICATION**

IT IS HEREBY ORDERED that the Debtor's Chapter 13 plan payments shall increase to \$891.64 per month.

IT IS FURTHER ORDERED that in all other respects the Plan and Order Confirming Plan as last modified remains in full force and effect.

EXHIBIT "A"

WORKSHEET

1. Length of Plan is	<u>60</u> months;	<u>59</u> months remaining	
2. Pre-Confirmation Plan Payments			\$ <u>5,670.00</u>
3. Post-Confirmation Plan Payments to date			\$ <u>842.35</u>
4. Proposed Post-Confirmation Plan Payments			
\$ <u>891.64</u> x <u>59</u> / months			\$ <u>52,606.76</u>
Tax Refunds <u>0%</u> committed to the plan			\$ <u>-</u>
Lump Sum Payment			\$ <u>-</u>
5. Total to be Paid into Plan		Total of lines 1 through 4	\$ <u>59,119.11</u>
6. Trustee Fees, paid to date		\$ <u>482.08</u>	
Estimated future Trustee Fees at 8.1%		\$ <u>4,261.15</u>	
7. Attorney Fees			
Paid/Owed to Date		\$ <u>-</u>	
Estimated Post-Confirmation thru Plan Duration		\$ <u>-</u>	
8. Total Mortgage and Other Continuing Debt Payments			
BSI Financial Services	\$ <u>5,256.15</u> pd + \$ <u>760.71</u> due	\$ <u>6,016.86</u>	
Monthly Payment	\$ <u>668.54</u> x <u>59</u> months remaining	\$ <u>39,443.86</u>	
Arrears		\$ <u>7,996.72</u>	
9. Total Secured Claims, including Interest		\$ <u>-</u>	
10. Priority Claims			
City of Davison		\$ <u>370.92</u>	
11. Tax Escrow		\$ <u>-</u>	
12. Total Disbursements other than to Unsecured Creditors		Total of lines 6 through 11	\$ <u>58,571.59</u>
13. Funds Estimated to be available for Unsecured Creditors			\$ <u>547.52</u>
14. Amount to pay unsecured claims:	\$ <u>18,617.70</u> filed x <u>2.9%</u> per plan/OCP		\$ <u>547.28</u>

FEASIBILITY and NEW PAYMENT WORKSHEET

1. Length of Plan 60
2. Number of Months Since Confirmation 1
3. Months Remaining 59
4. Debtor's Current Plan Payment \$ 874.70 per month
5. BASE PLAN - Estimated Amount to Unsecured Creditors \$ 547.28
6. Unsecured Creditor Claims filed/allowed \$ 18,617.70
7. Estimated percentage to pay unsecured claims 2.9%

At the current plan payment(s), the base will be met in 60 more months BUT \$0.00 is still owed on the monthly mortgage pmt and only 100% of mortgage arrearages, n/a of secured and 0% of priority claims are paid.

IF Unsecured Creditors receive the estimated 2.9% or \$ 547.28
 New plan payment \$ 891.64 / month

IF the amount to unsecured creditors was reduced to 1% or \$ 186.18
 New plan payment \$ 885.52 / month

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**NOTICE OF DEADLINE TO OBJECT TO PROPOSED CHAPTER 13
PLAN MODIFICATION**

The deadline to file an objection to the attached proposed chapter 13 plan modification is 21 days after service.

If no timely responses are filed to a proposed post-confirmation plan modification, the proponent may file a certificate of no response and request entry of an order approving the plan modification.

If a timely objection is filed, the Court will set the matter for hearing and give notice of the hearing to the debtor, the proponent of the plan modification, the trustee and any objecting parties. In that event, the plan modification will become effective when the Court enters an order overruling or resolving all objections.

Objections to the attached proposed chapter 13 plan modification shall be served on the following:

United States Bankruptcy Court 226 West Second St. Flint, MI 48502
Chapter 13 Trustee 400 N. Saginaw St., Suite 331 Flint, MI 48502
Legal Services of Eastern Michigan 436 S. Saginaw St., Ste 404 Flint, MI 48502

Dated: November 8, 2018

/s/ Carl L. Bekofske
Carl L. Bekofske (P10645)
Chapter 13 Trustee
400 N Saginaw St., Suite 331
Flint, MI 48502
810-238-4675
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CERTIFICATE OF SERVICE

I hereby certify that on November 8, 2018; I served the following papers:

- Chapter 13 Post-Confirmation Plan Modification with proposed order
- Notice of Deadline to Object to Proposed Chapter 13 Plan Modification

On the following parties at these addresses by the United States Postal Service:

Bridgette Lynn Watkins
116 W. 4th Street
Davison, MI 48423

And the following parties were served by electronic mail notice (ECF System):

Lori Selvidge

lselvidge@lsem-mi.org

/s/ Tenée Smith

Chapter 13 Trustee's Office
400 N. Saginaw St, Suite 331
Flint, MI 48502
Ph: (810) 238-4675
Email: tsmith@flint13.com